

United States Bankruptcy Court District of New Jersey						Voluntary Petition											
Name of Debtor (if individual, enter Last, First, Middle): Fryer, Gregory Edward				Name of Joint Debtor (Spouse) (Last, First, Middle): Fryer, Deborah Jean													
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):													
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7783				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6063													
Street Address of Debtor (No. & Street, City, State & Zip Code): 82 Mary Bell Road Manahawkin, NJ				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 82 Mary Bell Road Manahawkin, NJ													
ZIPCODE 08050				ZIPCODE 08050													
County of Residence or of the Principal Place of Business: Ocean				County of Residence or of the Principal Place of Business: Ocean													
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):													
ZIPCODE				ZIPCODE													
Location of Principal Assets of Business Debtor (if different from street address above):						ZIPCODE											
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other _____ Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding _____ Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.													
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).															
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY											
Estimated Number of Creditors <table style="width: 100%; border: none;"><tr><td><input type="checkbox"/> 1-49</td><td><input checked="" type="checkbox"/> 50-99</td><td><input type="checkbox"/> 100-199</td><td><input type="checkbox"/> 200-999</td><td><input type="checkbox"/> 1,000-5,000</td><td><input type="checkbox"/> 5,001-10,000</td><td><input type="checkbox"/> 10,001-25,000</td><td><input type="checkbox"/> 25,001-50,000</td><td><input type="checkbox"/> 50,001-100,000</td><td><input type="checkbox"/> Over 100,000</td></tr></table>								<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000
<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000			<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000						
Estimated Assets <table style="width: 100%; border: none;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$500,000</td><td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>								<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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Estimated Liabilities <table style="width: 100%; border: none;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$500,000</td><td><input type="checkbox"/> \$500,001 to \$1 million</td><td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>						<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Fryer, Gregory Edward & Fryer, Deborah Jean	
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. <div style="display: flex; justify-content: space-between;"> X <u>/s/ Lee D. Gottesman</u> 10/08/10 </div> <div style="display: flex; justify-content: space-between; font-size: small;"> Signature of Attorney for Debtor(s) Date </div>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center; margin-top: 10px;"> _____ (Name of landlord or lessor that obtained judgment) </div> <div style="text-align: center; margin-top: 10px;"> _____ (Address of landlord or lessor) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Fryer, Gregory Edward & Fryer, Deborah Jean

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Gregory Edward Fryer

Signature of Debtor

Gregory Edward Fryer

X /s/ Deborah Jean Fryer

Signature of Joint Debtor

Deborah Jean Fryer

Telephone Number (If not represented by attorney)

October 8, 2010

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Lee D. Gottesman

Signature of Attorney for Debtor(s)

Lee D. Gottesman LG8582
Law Offices of Lee D. Gottesman
509 Main Street P.O. Box 1508
Toms River, NJ 08754-1508

lee@ldg-law.com

October 8, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

VOLUNTARY PETITION
Continuation Sheet - Page 1 of 1

AGREEMENT BETWEEN COUNSEL AND DEBTOR(S) REGARDING CREDITOR ACCOUNT NUMBERS AND SOCIAL SECURITY NUMBERS

The undersigned Debtor(s) hereby authorize the Law Offices of Lee D. Gottesman, Lee D. Gottesman, Esq., Mary Beth Schroeder, Esq., Megan C. Lupo, Esq., and any officer, agent or employee thereof to use our full account identification numbers and our Federal Social Security Numbers, when available, in the preparation of our bankruptcy petition and schedules, and in accounts, to insure that all creditors and all officers, agents, employees, and attorneys thereof have adequate information to ensure the proper identification by the said parties of our accounts and of the fact that we are currently Debtors under the United States Bankruptcy Code, and as such are fully protected from any type of adverse creditor action by virtue of the automatic stay. This authorization will extend to and include either verbal or written or electronic verification as to the said parties of the relevant account numbers and/or Social Security Numbers as required or as deemed necessary and appropriate. This authorization shall remain in full force and effect until and unless it is revoked by a written document duly executed by the undersigned parties and actually delivered to the Law Offices of Lee D. Gottesman. Any such written revocation shall become effective fifteen (15) days after receipt thereof.

Dated: October 8, 2010

/s/ Gregory Edward Fryer

Gregory Edward Fryer

/s/ Deborah Jean Fryer

Deborah Jean Fryer

IN RE:

Case No. _____

Fryer, Gregory Edward

Chapter 13

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Gregory Edward Fryer

Date: October 8, 2010

Certificate Number: 00252-NJ-CC-012595497



00252-NJ-CC-012595497

CERTIFICATE OF COUNSELING

I CERTIFY that on October 7, 2010, at 3:38 o'clock PM EDT, Gregory E Fryer received from Institute for Financial Literacy, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: October 7, 2010 By: /s/Mary Aubele

Name: Mary Aubele

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

IN RE:

Case No. _____

Fryer, Deborah Jean

Chapter 13

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Deborah Jean Fryer

Date: October 8, 2010

Certificate Number: 00252-NJ-CC-012595496



CERTIFICATE OF COUNSELING

I CERTIFY that on October 7, 2010, at 3:38 o'clock PM EDT, Deborah J Fryer received from Institute for Financial Literacy, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: October 7, 2010 By: /s/Mary Aubele

Name: Mary Aubele

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

Document Page 11 of 102
United States Bankruptcy Court
District of New Jersey

IN RE:

Case No. _____

Fryer, Gregory Edward & Fryer, Deborah Jean

Chapter **13**

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy
petition preparer is not an individual, state
the Social Security number of the officer,
principal, responsible person, or partner of
the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X _____
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or
partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Fryer, Gregory Edward & Fryer, Deborah Jean

X /s/ Gregory Edward Fryer

10/08/2010

Printed Name(s) of Debtor(s)

Signature of Debtor

Date

Case No. (if known) _____

X /s/ Deborah Jean Fryer

10/08/2010

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B22C (Official Form 22C) (Chapter 13) (04/10)

In re: **Fryer, Gregory Edward & Fryer, Deborah Jean**

Debtor(s)

Case Number: _____

(If known)

According to the calculations required by this statement:

☐ The applicable commitment period is 3 years.☒ The applicable commitment period is 5 years.☒ Disposable income is determined under § 1325(b)(3).☐ Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME

1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income									
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$	\$									
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%; text-align: right;">\$ 10,582.06</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 5,208.41</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$ 10,582.06	b.	Ordinary and necessary operating expenses	\$ 5,208.41	c.	Business income	Subtract Line b from Line a	\$ 4,251.13	\$ 1,122.52
a.	Gross receipts	\$ 10,582.06											
b.	Ordinary and necessary operating expenses	\$ 5,208.41											
c.	Business income	Subtract Line b from Line a											
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$	b.	Ordinary and necessary operating expenses	\$	c.	Rent and other real property income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$											
b.	Ordinary and necessary operating expenses	\$											
c.	Rent and other real property income	Subtract Line b from Line a											
5	Interest, dividends, and royalties.		\$	\$									
6	Pension and retirement income.		\$	\$									
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.		\$	\$									

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8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			
	a.	Cash Value Surrender of Northwest Life Ins	\$ 2,444.77	
	b.		\$	
			\$ 2,444.77	\$
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		\$ 6,695.90	\$ 1,122.52
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$ 7,818.42	
Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD				
12	Enter the amount from Line 11.			\$ 7,818.42
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.			
	a.		\$	
	b.		\$	
	c.		\$	
	Total and enter on Line 13.			\$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.			\$ 7,818.42
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.			\$ 93,821.04
16	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
	a. Enter debtor's state of residence: New Jersey b. Enter debtor's household size: 2			\$ 71,744.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed.			
	<input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.			
	<input checked="" type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.			
Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME				
18	Enter the amount from Line 11.			\$ 7,818.42

B22C (Official Form 22C) (Chapter 13) (04/10)

19	<p>Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 70%;"></td> <td style="width: 25%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table> <p>Total and enter on Line 19.</p>	a.		\$	b.		\$	c.		\$	\$ 0.00															
a.		\$																								
b.		\$																								
c.		\$																								
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 7,818.42																								
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 93,821.04																								
22	Applicable median family income. Enter the amount from Line 16.	\$ 71,744.00																								
23	<p>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.</p>																									
Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)																										
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)																										
24A	<p>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$ 985.00																								
24B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%; text-align: center;">a1.</td> <td style="width: 60%;">Allowance per member</td> <td style="width: 35%; text-align: right;">60.00</td> <td style="text-align: center;">a2.</td> <td>Allowance per member</td> <td style="text-align: right;">144.00</td> </tr> <tr> <td style="text-align: center;">b1.</td> <td>Number of members</td> <td style="text-align: right;">2</td> <td style="text-align: center;">b2.</td> <td>Number of members</td> <td style="text-align: right;">0</td> </tr> <tr> <td style="text-align: center;">c1.</td> <td>Subtotal</td> <td style="text-align: right;">120.00</td> <td style="text-align: center;">c2.</td> <td>Subtotal</td> <td style="text-align: right;">0.00</td> </tr> </tbody> </table>	Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member	60.00	a2.	Allowance per member	144.00	b1.	Number of members	2	b2.	Number of members	0	c1.	Subtotal	120.00	c2.	Subtotal	0.00	\$ 120.00
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member	60.00	a2.	Allowance per member	144.00																					
b1.	Number of members	2	b2.	Number of members	0																					
c1.	Subtotal	120.00	c2.	Subtotal	0.00																					
25A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).</p>	\$ 593.00																								

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25B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td><td>IRS Housing and Utilities Standards; mortgage/rental expense</td><td>\$</td><td>1,205.00</td></tr> <tr> <td>b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td><td>\$</td><td>4,012.32</td></tr> <tr> <td>c.</td><td>Net mortgage/rental expense</td><td colspan="2">Subtract Line b from Line a</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	1,205.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	4,012.32	c.	Net mortgage/rental expense	Subtract Line b from Line a		\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	1,205.00											
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	4,012.32											
c.	Net mortgage/rental expense	Subtract Line b from Line a												
26	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$												
27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$ 684.00												
27B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$												
28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td><td>IRS Transportation Standards, Ownership Costs</td><td>\$</td><td>496.00</td></tr> <tr> <td>b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td><td>\$</td><td>120.56</td></tr> <tr> <td>c.</td><td>Net ownership/lease expense for Vehicle 1</td><td colspan="2">Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	496.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	120.56	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a		\$ 375.44
a.	IRS Transportation Standards, Ownership Costs	\$	496.00											
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	120.56											
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a												

B22C (Official Form 22C) (Chapter 13) (04/10)

29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1" data-bbox="191 363 1328 531"> <tr> <td data-bbox="191 363 243 405">a.</td> <td data-bbox="251 363 982 405">IRS Transportation Standards, Ownership Costs</td> <td data-bbox="990 363 1328 405">\$ 496.00</td> </tr> <tr> <td data-bbox="191 415 243 478">b.</td> <td data-bbox="251 415 982 478">Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td data-bbox="990 415 1328 478">\$ 111.81</td> </tr> <tr> <td data-bbox="191 489 243 531">c.</td> <td data-bbox="251 489 982 531">Net ownership/lease expense for Vehicle 2</td> <td data-bbox="990 489 1328 531">Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 496.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 111.81	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$ 384.19
a.	IRS Transportation Standards, Ownership Costs	\$ 496.00									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 111.81									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
30	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
31	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
32	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$									
33	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.</p>	\$									
34	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
35	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									
36	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.</p>	\$									
37	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>	\$									
38	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.</p>	\$ 3,141.63									

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Subpart B: Additional Expense Deductions under § 707(b)**Note: Do not include any expenses that you have listed in Lines 24-37**

39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
	a.	Health Insurance	\$
	b.	Disability Insurance	\$
	c.	Health Savings Account	\$
	Total and enter on Line 39		\$
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____		
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.		\$
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		\$
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.		\$
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.		\$
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.		\$

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B22C (Official Form 22C) (Chapter 13) (04/10)

Subpart C: Deductions for Debt Payment

47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.				
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
	a.	OneWest Bank	Single-family residence	\$ 1,686.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
	b.	OneWest Bank	Residence	\$ 1,383.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
	c.	See Continuation Sheet		\$ 8,036.44	<input type="checkbox"/> yes <input type="checkbox"/> no
	Total: Add lines a, b and c.				\$ 11,105.44
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	
	a.	OneWest Bank	Single-family residence	\$ 1,011.60	
	b.			\$	
	c.			\$	
	Total: Add lines a, b and c.				\$ 1,011.60
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.				\$ 576.02
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.				
	a.	Projected average monthly Chapter 13 plan payment.		\$	
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		X	
	c.	Average monthly administrative expense of Chapter 13 case		Total: Multiply Lines a and b	
					\$
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.				\$ 12,693.06
Subpart D: Total Deductions from Income					
52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.				\$ 15,834.69

B22C (Official Form 22C) (Chapter 13) (04/10)

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$ 7,818.42															
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$															
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$															
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$ 15,834.69															
57	<p>Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.</p> <table border="1"> <thead> <tr> <th></th> <th>Nature of special circumstances</th> <th>Amount of expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2">Total: Add Lines a, b, and c</td> <td>\$</td> </tr> </tbody> </table>		Nature of special circumstances	Amount of expense	a.		\$	b.		\$	c.		\$	Total: Add Lines a, b, and c		\$	\$
	Nature of special circumstances	Amount of expense															
a.		\$															
b.		\$															
c.		\$															
Total: Add Lines a, b, and c		\$															
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	\$ 15,834.69															
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	\$ -8,016.27															

Part VI. ADDITIONAL EXPENSE CLAIMS

59	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1"> <thead> <tr> <th></th> <th>Expense Description</th> <th>Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2">Total: Add Lines a, b and c</td> <td>\$</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	Total: Add Lines a, b and c		\$
	Expense Description	Monthly Amount														
a.		\$														
b.		\$														
c.		\$														
Total: Add Lines a, b and c		\$														

Part VII. VERIFICATION

60	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i></p> <p>Date: October 8, 2010 Signature: /s/ Gregory Edward Fryer (Debtor)</p> <p>Date: October 8, 2010 Signature: /s/ Deborah Jean Fryer (Joint Debtor, if any)</p>
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Debtor(s)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME**Continuation Sheet - Future payments on secured claims**

Name of Creditor	Property Securing the Debt	60-month Average Pmt	Does payment include taxes or insurance?
Select Portfolio Servicing	Residence	2,629.32	No
Chrysler Financial	Automobile (2)	111.81	No
Select Portfolio Servicing	1095 Windlass Court, Manahawkin NJ	5,174.75	No
Ally	Automobile (1)	120.56	No

Document Page 21 of 102
United States Bankruptcy Court
District of New Jersey

IN RE:

Case No. _____

Fryer, Gregory Edward & Fryer, Deborah JeanChapter **13**

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **3,500.00**

Prior to the filing of this statement I have received \$ **3,500.00**

Balance Due \$ **0.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]

The Debtor has paid a base fee of \$3,500.00, plus an additional \$15.00 per creditor, collection agent and/or attorney for each such creditor, collection agent and/or attorney in excess of fifteen (15) creditors and up to forty-nine (49) creditors, and an additional \$10.00 per creditor, collection agent and/or attorney in excess of fifty (50) creditors.

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
The Debtor has also agreed that if any other services should become necessary and the Debtor elects to employ the same counsel, such services shall be the subject of additional charges that will be computed on the basis of \$350.00 per hour plus expenses. The Debtor has been advised that examples of the type or kind of services that would be subject to additional charges include these listed below, and has also been advised that such examples are merely illustrative and do not constitute a complete list of services that would be the subject of additional fees: defending requests for relief from stay; defending nondischargeability actions; negotiating reaffirmation agreements and appearing at related court hearings; preparing or defending motions to dismiss the case. Counsel further reserves the right to seek additional compensation such as may be awarded by the Bankruptcy Court upon fee application, after notice to creditors and parties-in-interest.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

October 8, 2010

Date

/s/ Lee D. Gottesman

Lee D. Gottesman LG8582
 Law Offices of Lee D. Gottesman
 509 Main Street P.O. Box 1508
 Toms River, NJ 08754-1508

lee@ldg-law.com

IN RE:

Case No. _____

Fryer, Gregory Edward & Fryer, Deborah Jean

Chapter **13**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 765,000.00		
B - Personal Property	Yes	4	\$ 61,170.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		\$ 1,337,717.44	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 34,561.39	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	31		\$ 341,589.21	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 7,850.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 7,156.00
TOTAL		48	\$ 826,170.00	\$ 1,713,868.04	

IN RE: Case No. _____
Fryer, Gregory Edward & Fryer, Deborah Jean Chapter 13
Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 34,561.39
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 34,561.39

State the following:

Average Income (from Schedule I, Line 16)	\$ 7,850.00
Average Expenses (from Schedule J, Line 18)	\$ 7,156.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 7,818.42

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 558,775.09
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 34,561.39	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 341,589.21
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 900,364.30

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single-family residence located at 1095 Windlass Drive, Manahawkin NJ 08050 (sheriff's sale condcuted September 28, 2010; still within redemption period)	Fee Simple	H	240,000.00	423,792.00
Single-family residence located at 82 Mary Bell Road, Manahawkin NJ 08050	Fee Simple	J	525,000.00	899,983.09
TOTAL			765,000.00	

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand. 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 3. Security deposits with public utilities, telephone companies, landlords, and others.		Cash	J	500.00
		TD Bank checking account no. xxxxxx3888	W	0.00
		Security deposit posted with commercial property landlord, Robert Riggs, 86 Memorial Drive, Barnegat NJ	H	800.00

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, include audio, video, and computer equipment.		Household furnishings and appliances, consisting of the following: LIVING ROOM-- One (1) table, one (1) picture, three (3) window treatments, one (1) television, one (1) VCR/DVD player, assorted CDs/DVDs/videos and one (1) couch; DINING ROOM-- One (1) table, six (6) chairs, one (1) china cabinet, one (1) window treatment and one (1) set of dinnerware; FAMILY ROOM-- One (1) table, one (1) sofa, two (2) lamps, one (1) picture, one (1) mirror, five (5) window treatments and one (1) pool table; LAUNDRY ROOM-- One (1) washer and one (1) dryer; KITCHEN-- One (1) microwave, one (1) refrigerator, one (1) dishwasher, one (1) window treatment, assorted utensils and assorted dishes; BEDROOMS-- Three (3) beds, three (3) box springs, three (3) mattresses, one (1) chest, three (3) vanities, three (3) lamps, one (1) picture, one (1) mirror, four (4) nightstands, twelve (12) window treatments and one (1) television; HOME OFFICE-- One (1) computer, one (1) facsimile machine, one (1) desk, one (1) printer, one (1) telephone, one (1) file cabinet, one (1) bookcase and assorted books; and MISCELLANEOUS-- One (1) piece of luggage, two (2) telephones, two (2) sets of bed sheets, four (4) pillowcases, two (2) blankets, six (6) towels, four (4) lawn chairs, one (1) outdoor table, two (2) benches, one (1) barbecue, one (1) lawn mower, one (1) wheelbarrow, assorted hand tools, two (2) garden hoses, one (1) vacuum cleaner and two (2) fans	J	8,230.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	J	1,000.00
7. Furs and jewelry.		Two (2) rings, one (1) necklace, two (2) bracelets, four (4) pairs of earrings and one (1) watch	J	1,760.00
8. Firearms and sports, photographic, and other hobby equipment.		Assorted items of recreational exercise equipment and one (1) saxophone	J	750.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		ING term life insurance policy; \$500,000.00 face value, no cash value	H	0.00

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% shareholder in Ballroom Bliss Inc., a New Jersey corporation, no longer operational	W	1,700.00
		100% shareholder in Majestic Carpentry and Home Improvements, Inc., a New Jersey corporation	W	20,330.00
		100% shareholder in Mountain Laurel Homes, Inc., a New Jersey corporation, no longer operational	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Cadillac Escalade EXT 2-door sport utility pickup truck; 117,000 miles (Kelley Blue Book private party retail value as of 10/7/2010)	H	12,140.00
		2005 Jeep Wrangler X 2-door sport utility vehicle; 8,000 miles (Kelley Blue Book private party retail value as of 10/7/2010)	H	13,960.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		"Teddy," a 7-year old Labrador Retriever dog, "Lola," a 7-year old Labrador Retriever dog, "Madeline," a 10-year old Jack Russell Terrier dog, "Freckles," a 5-year old Jack Russell Terrier dog, "Dawkins," a 4-year old Jack Russell Terrier dog, "Jack," a 4-year old Jack Russell Terrier dog, "Petunia," a 4-year old Jack Russell Terrier dog, "Zoe," a 6-year old cat, "Lucky," a 5-year old cat, a 10-year old Cockatoo bird, and a 5-year old African Parrot bird; values unknown. Debtors shall assert maximum exemption to which they are entitled under 11 U.S.C. 522(d)(5)	J	unknown
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				61,170.00

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IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Cash	11 USC § 522(d)(5)	500.00	500.00
Household furnishings and appliances, consisting of the following:	11 USC § 522(d)(3)	8,230.00	8,230.00
<p>LIVING ROOM-- One (1) table, one (1) picture, three (3) window treatments, one (1) television, one (1) VCR/DVD player, assorted CDs/DVDs/videos and one (1) couch;</p> <p>DINING ROOM-- One (1) table, six (6) chairs, one (1) china cabinet, one (1) window treatment and one (1) set of dinnerware;</p> <p>FAMILY ROOM-- One (1) table, one (1) sofa, two (2) lamps, one (1) picture, one (1) mirror, five (5) window treatments and one (1) pool table;</p> <p>LAUNDRY ROOM-- One (1) washer and one (1) dryer;</p> <p>KITCHEN-- One (1) microwave, one (1) refrigerator, one (1) dishwasher, one (1) window treatment, assorted utensils and assorted dishes;</p> <p>BEDROOMS-- Three (3) beds, three (3) box springs, three (3) mattresses, one (1) chest, three (3) vanities, three (3) lamps, one (1) picture, one (1) mirror, four (4) nightstands, twelve (12) window treatments and one (1) television;</p> <p>HOME OFFICE-- One (1) computer, one (1) facsimile machine, one (1) desk, one (1) printer, one (1) telephone, one (1) file cabinet, one (1) bookcase and assorted books; and</p> <p>MISCELLANEOUS-- One (1) piece of luggage, two (2) telephones, two (2) sets of bed sheets, four (4) pillowcases, two (2) blankets, six (6) towels, four (4) lawn chairs, one (1) outdoor table, two (2) benches, one (1) barbecue, one (1) lawn mower, one (1) wheelbarrow, assorted hand tools, two (2) garden hoses, one (1) vacuum cleaner and two (2) fans</p>			
Clothing	11 USC § 522(d)(3)	1,000.00	1,000.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Two (2) rings, one (1) necklace, two (2) bracelets, four (4) pairs of earrings and one (1) watch	11 USC § 522(d)(4)	1,760.00	1,760.00
Assorted items of recreational exercise equipment and one (1) saxophone	11 USC § 522(d)(5)	750.00	750.00
100% shareholder in Ballroom Bliss Inc., a New Jersey corporation, no longer operational	11 USC § 522(d)(5)	1,700.00	1,700.00
100% shareholder in Majestic Carpentry and Home Improvements, Inc., a New Jersey corporation	11 USC § 522(d)(5) 11 USC § 522(d)(5)	1,050.00 19,280.00	20,330.00
2005 Cadillac Escalade EXT 2-door sport utility pickup truck; 117,000 miles (Kelley Blue Book private party retail value as of 10/7/2010)	11 USC § 522(d)(2)	3,450.00	12,140.00
2005 Jeep Wrangler X 2-door sport utility vehicle; 8,000 miles (Kelley Blue Book private party retail value as of 10/7/2010)	11 USC § 522(d)(5)	670.00	13,960.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6007 Ally PO Box 380902 Bloomington, MN 55438-0902	H	Open account opened 6/05 Car loan secured against 2005 Cadillac Escalade EXT 2-door sport utility pickup truck VALUE \$ 12,140.00				7,233.64	
ACCOUNT NO. Ally Financial 200 Renaissance Center Detroit, MI 48243		Assignee or other notification for: Ally VALUE \$					
ACCOUNT NO. 7484 Chrysler Financial PO Box 9223 Farmington Hills, MI 48333-9233	H	Installment account opened 9/05 Car loan secured against 2005 Jeep Wrangler X 2-door sports utility vehicle VALUE \$ 13,960.00				6,708.71	
ACCOUNT NO. Chrysler Financial PO Box 9219 Farmington Hills, MI 48333-9219		Assignee or other notification for: Chrysler Financial VALUE \$					
Subtotal (Total of this page)						\$ 13,942.35	\$
Total (Use only on last page)						\$	\$

2 continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Chrysler Financial 100 Tournament Drive, Suite 31 Horsham, PA 19044		Assignee or other notification for: Chrysler Financial VALUE \$					
ACCOUNT NO. 4281 OneWest Bank 6900 Beatrice Drive Kalamazoo, MI 49009	J	Revolving account opened 11/06 Second mortgage secured against single-family residence located at 82 Mary Bell Road, Manahawkin NJ 08050 VALUE \$ 525,000.00				151,983.85	151,983.85
ACCOUNT NO. IndyMac Mortgage Services PO Box 4045 Kalamazoo, MI 49003-4045		Assignee or other notification for: OneWest Bank VALUE \$					
ACCOUNT NO. 6740 OneWest Bank 6900 Beatrice Drive Kalamazoo, MI 49009	H	Revolving account opened 12/06 Second mortgage secured against single-family residence located at 1095 Windlass Court, Manahawkin NJ 08050 VALUE \$ 240,000.00	X	X	X	113,307.00	113,307.00
ACCOUNT NO. 3197 Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165-0250	H	Mortgage account opened 11/06 First mortgage secured against single-family residence located at 82 Mary Bell Road, Manahawkin NJ 08050 VALUE \$ 525,000.00				747,999.24	222,999.24
ACCOUNT NO. Select Portfolio Servicing 3815 South West Temple Salt Lake City, UT 84115		Assignee or other notification for: Select Portfolio Servicing VALUE \$					
Subtotal (Total of this page)						\$ 1,013,290.09	\$ 488,290.09
Total (Use only on last page)						\$	\$

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
ACCOUNT NO. Select Portfolio Servicing 801 John Barrow Road, Suite 1 Little Rock, AR 72205		Assignee or other notification for: Select Portfolio Servicing VALUE \$						
ACCOUNT NO. 5280 Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165-0250	H	Mortgage account opened 11/06 Frist mortgage secured against 1095 Windlass Court, Manahawkin NJ 08050 VALUE \$ 240,000.00	X	X	X	310,485.00	70,485.00	
ACCOUNT NO. Frenkel Lambert Weiss Weisman & Gordon 80 West Main Street, Suite 560 West Orange, NJ 07052		Assignee or other notification for: Select Portfolio Servicing VALUE \$						
ACCOUNT NO. Select Portfolio Servicing 3815 South West Temple Salt Lake City, UT 84115		Assignee or other notification for: Select Portfolio Servicing VALUE \$						
ACCOUNT NO. Select Portfolio Servicing 801 John Barrow Road, Suite 1 Little Rock, AR 72205		Assignee or other notification for: Select Portfolio Servicing VALUE \$						
ACCOUNT NO.								
		VALUE \$						
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page)	\$ 310,485.00	\$ 70,485.00
						Total (Use only on last page)	\$ 1,337,717.44	\$ 558,775.09

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTROR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 7783 Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114-0326	H	2005 Unpaid Federal Income Taxes				19,891.45	19,891.45	
ACCOUNT NO. 7783 Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114-0326	J	2007 Unpaid Federal Income Taxes				4,296.94	4,296.94	
ACCOUNT NO. 0000 New Jersey Division Of Taxation PO Box 046 Trenton, NJ 08646-0046	X H	Various Potential 100% penatly assessment for unpaid corporate taxes	X	X	X	10,373.00	10,373.00	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1011 American Express PO Box 981535 El Paso, TX 79998	W	Open account opened 1/05 Goods and services rendered			X	6,822.50
ACCOUNT NO. American Express PO Box 297871 Ft. Lauderdale, FL 33329-7871		Assignee or other notification for: American Express				
ACCOUNT NO. American Express C/O Becket And Lee PO Box 3001 Malvern, PA 19355		Assignee or other notification for: American Express				
ACCOUNT NO. 2001 American Express PO Box 981535 El Paso, TX 79998	H	Various Goods and services rendered			X	6,498.94
Subtotal (Total of this page)						\$ 13,321.44
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

30 continuation sheets attached

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. American Express PO Box 297871 Ft. Lauderdale, FL 33329-7871		Assignee or other notification for: American Express				
ACCOUNT NO. American Express C/O Becket And Lee PO Box 3001 Malvern, PA 19355		Assignee or other notification for: American Express				
ACCOUNT NO. 5485 Amerihealth NJ HMO C/O GB Collects, LLC 145 Bradford Drive West Berlin, NJ 08091	X H	Open account opened 4/07 Alleged personal guarantee of corporate debt	X	X	X	1,982.39
ACCOUNT NO. 5582 Annie Sez PO Box CN1003 Totowa, NJ 07511-1003	W	Revolving account opened 10/05 Goods and services rendered			X	287.72
ACCOUNT NO. Annie Sez 401 Hackensack Avenue Hackensack, NJ 07601		Assignee or other notification for: Annie Sez				
ACCOUNT NO. World Financial Network National Bank 995 West 122nd Avenue Westminster, CO 80234		Assignee or other notification for: Annie Sez				
ACCOUNT NO. 7958 Asbury Park Press 3601 Highway 66, PO Box 1550 Neptune, NJ 07754	W	Various Goods and services rendered			X	262.41

Sheet no. 1 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,532.52**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Atlantic Advisors, Inc. PO Box 841 Asbury Park, NJ 07712-0841		Assignee or other notification for: Asbury Park Press				
ACCOUNT NO. 1370 Ashro C/O Professional Recovery Consultants 2700 Meridian Parkway, Suite 200 Durham, NC 27713-2204	W	Various Goods and services rendered				1,067.10
ACCOUNT NO. Professional Recovery Consultants 2700 Meridian Parkway, Suite 200 Durham, NC 27713-2204		Assignee or other notification for: Ashro				
ACCOUNT NO. 2801 AT&T Credit Management PO Box 80701 Charleston, SC 29416	W	Open account opened 8/98 Goods and services rendered				55.00
ACCOUNT NO. 0008 Atlantic City Electric PO Box 4875 Trenton, NJ 08650	X H	Various Alleged personal guarantee of corporate debt	X	X	X	582.15
ACCOUNT NO. Advantage Collection Techniques PO Box 400 Moorestown, NJ 08057		Assignee or other notification for: Atlantic City Electric				
ACCOUNT NO. Andrew Sklar, Esq, Sklar-Markind 102 Browning Lane, Building B, Suite 1 Cherry Hill, NJ 08003		Assignee or other notification for: Atlantic City Electric				

Sheet no. 2 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,704.25**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Rickart Collection Systems, Inc. 575 Milltown Road, PO Box 7242 North Brunswick, NJ 08902		Assignee or other notification for: Atlantic City Electric				
ACCOUNT NO. 7894 Bergdorf Goodman PO Box 729080 Dallas, TX 75372-9080	W	Various Goods and services rendered			X	1,489.89
ACCOUNT NO. Bergdorf Goodman PO Box 720400 Dallas, TX 85372-0400		Assignee or other notification for: Bergdorf Goodman				
ACCOUNT NO. Bergdorf Goodman Customer Service PO Box 729080 Dallas, TX 73572-9080		Assignee or other notification for: Bergdorf Goodman				
ACCOUNT NO. 4902 Bloomingdale's 9111 Duke Boulevard Mason, OH 45040	W	Revolving account opened 8/00 Goods and services rendered			X	646.25
ACCOUNT NO. Bloomingdale's Attention: Bankruptcy PO Box 8053 Mason, OH 45040		Assignee or other notification for: Bloomingdale's				
ACCOUNT NO. Universal Fidelity LP PO Box 941911 Houston, TX 77094-8911		Assignee or other notification for: Bloomingdale's				

Sheet no. **3** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,136.14**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

B6F (Official Form 611) (12-07) - Cont. **IN RE Fryer, Gregory Edward & Fryer, Deborah Jean** Debtor(s) Case No. _____ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9373 Cape Hatteras EMC C/O Online Collections 202 West Fire Tower Road Winterville, NC 28590	J	Open account opened 5/09 Goods and services rendered			X	586.00
ACCOUNT NO. Online Collections 202 West Fire Tower Road Winterville, NC 28590		Assignee or other notification for: Cape Hatteras EMC				
ACCOUNT NO. 1969 Capital One Services, Inc. PO Box 85015 Richmond, VA 23285-5015	W	Revolving account opened 3/99 Goods and services rendered			X	1,779.18
ACCOUNT NO. Capital One Bank PO Box 30285 Salt Lake City, UT 84130-0285		Assignee or other notification for: Capital One Services, Inc.				
ACCOUNT NO. Capital One Bank PO Box 85520 Richmond, VA 23285		Assignee or other notification for: Capital One Services, Inc.				
ACCOUNT NO. Capital One, N.A. C/O American Infosource PO Box 54529 Oklahoma City, OK 73154		Assignee or other notification for: Capital One Services, Inc.				
ACCOUNT NO. Lyons, Doughty & Veldhuis 136 Gaither Drive, Suite 100 PO Box 1269 Mount Laurel, NJ 08054		Assignee or other notification for: Capital One Services, Inc.				

Sheet no. 4 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,365.18**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1879 Capital One Services, Inc. PO Box 85015 Richmond, VA 23285-5015	H	Various Goods and services rendered			X	1,836.71
ACCOUNT NO. Capital One Bank PO Box 30285 Salt Lake City, UT 84130-0285		Assignee or other notification for: Capital One Services, Inc.				
ACCOUNT NO. 1271 Card Services PO Box 13337 Philadelphia, PA 19101-3337	H	Various Goods and services rendered			X	885.18
ACCOUNT NO. Apex Financial Management, LLC 1120 West Lake Cook Road, Suite A Buffalo Grove, IL 60089-1970		Assignee or other notification for: Card Services				
ACCOUNT NO. Apex Financial Management, LLC PO Box 2219 Northbrook, IL 60065-2219		Assignee or other notification for: Card Services				
ACCOUNT NO. Barclays Bank Delaware Attention: Customer Service Department PO Box 8802 Wilmington, DE 19899		Assignee or other notification for: Card Services				
ACCOUNT NO. Barclays Bank Delaware Attention: Customer Service Department PO Box 8801 Wilmington, DE 19899		Assignee or other notification for: Card Services				

Sheet no. **5** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,721.89**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Encore Receivable Management, Inc. PO Box 47248 Oak Park, MI 48237		Assignee or other notification for: Card Services				
ACCOUNT NO. Encore Receivable Management, Inc. 400 North Rogers Road, PO Box 3330 Olathe, KS 66063-3330		Assignee or other notification for: Card Services				
ACCOUNT NO. Equable Ascent Financial, LLC 1120 West Lake Cook Road, Suite B Buffalo Grove, IL 60089		Assignee or other notification for: Card Services				
ACCOUNT NO. Vision Financial Collection Corporation PO Box 800 Purchase, NY 10577-0800		Assignee or other notification for: Card Services				
ACCOUNT NO. 5468 Citibank/Sears PO Box 6924 The Lakes, NV 88901-6924	W	Various Goods and services rendered			X	466.54
ACCOUNT NO. 8353 Dell Financial Services Attention: Billing Inquiry Department PO Box 81585 Austin, TX 78708-1585	W	Revolving account opened 3/05 Goods and services rendered			X	1,138.20
ACCOUNT NO. Associated Recovery Systems PO Box 469046 Escondido, CA 92046-9046		Assignee or other notification for: Dell Financial Services				

Sheet no. 6 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,604.74**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Associated Recovery Systems Department 5996 PO Box 1259 Oaks, PA 19456		Assignee or other notification for: Dell Financial Services				
ACCOUNT NO. Dell Preferred Account C/O Customer Service Correspondence Dept PO Box 81577 Austin, TX 78708-1577		Assignee or other notification for: Dell Financial Services				
ACCOUNT NO. 8305 Discover More Card PO Box 30943 Salt Lake City, UT 84130	W	Revolving account opened 7/95 Goods and services rendered			X	2,249.42
ACCOUNT NO. Discover PO Box 15192 Wilmington, DE 19850-5192		Assignee or other notification for: Discover More Card				
ACCOUNT NO. Discover PO Box 15316 Wilmington, DE 19850-5192		Assignee or other notification for: Discover More Card				
ACCOUNT NO. Discover Financial Attention: Bankruptcy Department PO Box 6103 Carol Stream, IL 60197		Assignee or other notification for: Discover More Card				
ACCOUNT NO. Eichenbaum & Stylianou, LLC 10 Forest Avenue, Suite 300 PO Box 914 Paramus, NJ 07653-0914		Assignee or other notification for: Discover More Card				

Sheet no. 7 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,249.42**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3051 Embarq PO Box 96064 Charlotte, NC 28296-0064	J	Various Goods and services rendered			X	78.58
ACCOUNT NO. Afni, Inc. 404 Brock Drive, PO Box 3517 Bloomington, IL 61702-3517		Assignee or other notification for: Embarq				
ACCOUNT NO. 5316 Enhanced Recovery Corporation 8014 Bayberry Road Jacksonville, FL 32256	H	Open account opened 1/10 Goods and services rendered			X	79.00
ACCOUNT NO. 0037 ExxonMobil Credit Card Center PO Box 688941 Des Moines, IA 50368-8941	X H	Various Alleged personal guarantee of corporate debt	X	X	X	3,900.37
ACCOUNT NO. Pro Consulting Services, Inc. Collections Division PO Box 66768 Houston, TX 77266-6768		Assignee or other notification for: ExxonMobil				
ACCOUNT NO. 0707 Floral Expressions 227 East Bay Avenue Manahawkin, NJ 08050	H	Open account opened 3/07 Goods and services rendered			X	458.44
ACCOUNT NO. Ford Motor Credit Corporation PO Box 542000 Omaha, NE 68154-8000	H	Various Goods and services rendered				35,443.77

Sheet no. **8** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **39,960.16**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Jaguar Credit PO Box 542000 Omaha, NE 68154		Assignee or other notification for: Ford Motor Credit Corporation				
ACCOUNT NO. Morgan, Bornstein & Morgan 1236 Brace Road, Suite K Cherry Hill, NJ 08034-3269		Assignee or other notification for: Ford Motor Credit Corporation				
ACCOUNT NO. 1848 Four Seasons Shelving & Glass 478 South Green Street Tuckerton, NJ 08087	X H	Open account opened 6/07 Alleged personal guarantee of corporate debt	X	X	X	1,424.00
ACCOUNT NO. 7736 GE Money Bank PO Box 981438 El Paso, TX 79998-1438	J	Various Goods and services rendered		X		9,026.06
ACCOUNT NO. CACH, Inc. 370 17th Street, Suite 5000 Denver, CO 80202		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. CACH, Inc. Attention: Bankruptcy Department 4340 South Monaco Street, 2nd Floor Denver, CO 80237		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. GE Money Bank PO Box 981127 El Paso, TX 79998-1127		Assignee or other notification for: GE Money Bank				

Sheet no. **9** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **10,450.06**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. GE Money Bank Attention: Bankruptcy PO Box 103106 Roswell, GA 30076		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. GE Money Bank PO Box 981439 El Paso, TX 79998-1439		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. Law Office Of Joe Pezutto, L.L.C. 4013 East Broadway, Suite A2 Phoenix, AZ 85040		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. Scott Lowery Law Office, P.C. 1422 East 71st Street, Suite B Tulsa, OK 74136		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. Stephen R. Kopolow, P.C. 3265 North Apache Road, Suite 110 Las Vegas, NV 89129		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. Thomas Landis, Esq. Four Greenwood Square 3325 Street Road, Suite 220 Bensalem, PA 19020		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. 1066 GE Money Bank PO Box 981463 El Paso, TX 79998-1463	W	Various Goods and services rendered			X	1,632.21

Sheet no. 10 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,632.21**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Apothaker & Associates, P.C. 520 Fellowship Road, Suite C306 Mount Laurel, NJ 08054		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. GE Money Bank Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. LVNV Funding, LLC Attention: Bankruptcy PO Box 10587 Greenville, SC 29603		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. LVNV Funding, LLC PO Box 740281 Houston, TX 77274		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. LVNV Funding, LLC 15 South Main Street, Suite 500 Greenville, SC 29601		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. 7692 GE Money Bank PO Box 981430 El Paso, TX 79998-1430	W	Various Goods and services rendered			X	912.94
ACCOUNT NO. GE Money Bank Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		Assignee or other notification for: GE Money Bank				

Sheet no. 11 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **912.94**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. LVNV Funding, LLC Attention: Bankruptcy PO Box 10587 Greenville, SC 29603		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. Nelson, Watson & Associates, LLC 80 Merrimack Street, Lower Level Haverhill, MA 01830		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. Nelson, Watson & Associates, LLC PO Box 1299 Haverhill, MA 01831		Assignee or other notification for: GE Money Bank				
ACCOUNT NO. 9141 GE Money Bank/J.C. Penney PO Box 981131 El Paso, TX 79998-1131	W	Revolving account opened 4/88 Goods and services rendered			X	2,584.70
ACCOUNT NO. Forster, Garbus & Forster 7 Banta Place Hackensack, NJ 07601		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. GE Money Bank Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. GE Money Bank/J.C. Penney PO Box 981403 El Paso, TX 79998		Assignee or other notification for: GE Money Bank/J.C. Penney				

Sheet no. **12** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,584.70**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. LVNV Funding, LLC Attention: Bankruptcy PO Box 10587 Greenville, SC 29603		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. Van Ru Credit Corporation 1350 East Touhy Avenue, Suite 300E Des Plaines, IL 60018-3307		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. 3717 GE Money Bank/J.C. Penney PO Box 981131 El Paso, TX 79998-1131	W	Various Goods and services rendered			X	795.75
ACCOUNT NO. Forster, Garbus & Forster 7 Banta Place Hackensack, NJ 07601		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. GE Money Bank Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. GE Money Bank/J.C. Penney PO Box 981403 El Paso, TX 79998		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. GE Money Bank/J.C. Penney PO Box 981402 El Paso, TX 79998		Assignee or other notification for: GE Money Bank/J.C. Penney				

Sheet no. **13** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **795.75**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. J.C. Christensen And Associates, Inc. PO Box 519 Sauk Rapids, MN 56379		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. LVNV Funding, LLC Attention: Bankruptcy PO Box 10587 Greenville, SC 29603		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. LVNV Funding, LLC PO Box 740281 Houston, TX 77274		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. 9085 GE Money Bank/J.C. Penney PO Box 981131 El Paso, TX 79998-1131	W	Various Goods and services rendered			X	2,336.58
ACCOUNT NO. GE Money Bank Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. GE Money Bank/J.C. Penney PO Box 981403 El Paso, TX 79998		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. GE Money Bank/J.C. Penney PO Box 981402 El Paso, TX 79998		Assignee or other notification for: GE Money Bank/J.C. Penney				

Sheet no. **14** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,336.58**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. LVNV Funding, LLC Attention: Bankruptcy PO Box 10587 Greenville, SC 29603		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. LVNV Funding, LLC PO Box 740281 Houston, TX 77274		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. Van Ru Credit Corporation 1350 East Touhy Avenue, Suite 300E Des Plaines, IL 60018-3307		Assignee or other notification for: GE Money Bank/J.C. Penney				
ACCOUNT NO. Gravatt Consulting Group 414 Lacey Road Forked River, NJ 08731	X H	Open account opened 9/06 Alleged personal guarantee of corporate debt	X	X	X	18,357.09
ACCOUNT NO. 7208 Home Depot 197 Route 72 East Manahawkin, NJ 08050	X H	Open account opened 9/08 Goods and services rendered	X	X	X	3,629.23
ACCOUNT NO. 3780 Home Depot Credit Services PO Box 689147 Des Moines, IA 50368-9147	H	Various Goods and services rendered			X	17,325.86
ACCOUNT NO. United Collection Bureau 5620 Southwyck Boulevard, Suite 206 Toledo, OH 43614		Assignee or other notification for: Home Depot Credit Services				

Sheet no. **15** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **39,312.18**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0625 Home Depot Credit Services PO Box 653000 Dallas, TX 75265-3000	X H	Various Alleged personal guarantee of corporate debt	X	X	X	37,176.74
ACCOUNT NO. Pro Consulting Services, Inc. Collections Division PO Box 66768 Houston, TX 77266-6768		Assignee or other notification for: Home Depot Credit Services				
ACCOUNT NO. 3602 Horizon Disposal Services Inc. 235 Gibbs Avenue Trenton, NJ 08611	H	Open account opened 3/10 Goods and services rendered			X	667.50
ACCOUNT NO. Transworld Systems 2235 Mercury Way, Suite 275 Santa Rosa, CA 95407		Assignee or other notification for: Horizon Disposal Services Inc.				
ACCOUNT NO. Transworld Systems Raritan Plaza II, #A23 Edison, NJ 08837		Assignee or other notification for: Horizon Disposal Services Inc.				
ACCOUNT NO. 8751 HSBC Cardmember Service Center PO Box 5251 Carol Stream, IL 60197-9642	W	Various Goods and services rendered			X	1,220.79
ACCOUNT NO. Lakeside Heating & A/C 1, Inc. 711 Old Shore Road, Suite 1 Forked River, NJ 08731	X H	Open account opened 2/07 Alleged personal guarantee of corporate debt	X	X	X	33,950.03

Sheet no. 16 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **73,015.06**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Bonded/Capital Collections, LLC 375 Route 10, Suite 1R Randolph, NJ 07869		Assignee or other notification for: Lakeside Heating & A/C 1, Inc.				
ACCOUNT NO. 122 Living Landscapes Co., Inc. 229 South Main Street Barnegat, NJ 08005	J	Open account opened 4/07 Goods and services rendered				1,758.31
ACCOUNT NO. 8011 Macy's East FDSB 9111 Duke Boulevard Mason, OH 45040	W	Revolving account opened 11/95 Goods and services rendered			X	764.26
ACCOUNT NO. Macy's East FDSB PO Box 8066 Mason, OH 45040		Assignee or other notification for: Macy's East FDSB				
ACCOUNT NO. Macy's East FDSB PO Box 8218 Mason, OH 45040		Assignee or other notification for: Macy's East FDSB				
ACCOUNT NO. Macy's East FDSB Attention: Bankruptcy PO Box 8053 Mason, OH 45040		Assignee or other notification for: Macy's East FDSB				
ACCOUNT NO. MGS Corporation C/O Kathleen R. Wall, Esq. 2540 Highway 70, PO Box A Manasquan, NJ 08736	H	Various Goods and services rendered				2,883.71

Sheet no. 17 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

\$ **5,406.28**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Kathleen R. Wall, Esq. 2640 Highway 70, PO Box A Manasquan, NJ 08736		Assignee or other notification for: MGS Corporation				
ACCOUNT NO. 8148 Monitronics Funding, L.P. C/O Credit Management 4200 International Parkway Carrollton, TX 75007	H	Open account opened 1/08 Goods and services rendered			X	339.00
ACCOUNT NO. Credit Management Company 4200 International Parkway Carrollton, TX 75007		Assignee or other notification for: Monitronics Funding, L.P.				
ACCOUNT NO. Mountain Millwork, Inc. C/O Kathleen R. Wall, Esq 2640 Highway 70, PO Box A Manasquan, NJ 08736	H	Various Alleged personal guarantee of corporate debt	X	X	X	5,148.54
ACCOUNT NO. Kathleen R. Wall, Esq. 2640 Highway 70, PO Box A Manasquan, NJ 08736		Assignee or other notification for: Mountain Millwork, Inc.				
ACCOUNT NO. 3726 Neiman Marcus PO Box 729080 Dallas, TX 73572-9080	W	Various Goods and services rendered			X	2,096.96
ACCOUNT NO. Neiman Marcus PO Box 720848 Dallas, TX 75372-0848		Assignee or other notification for: Neiman Marcus				

Sheet no. 18 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **7,584.50**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Northland Group Inc. PO Box 390846 Edina, MN 55439		Assignee or other notification for: Neiman Marcus				
ACCOUNT NO. 7894 New Century Financial Services, Inc. 110 South Jefferson Road, Suite 104 Whippany, NJ 07981	W	Various Goods and services rendered				1,622.73
ACCOUNT NO. Pressler & Pressler 7 Entin Drive Parsippany, NJ 07054-9944		Assignee or other notification for: New Century Financial Services, Inc.				
ACCOUNT NO. 0343 New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001	X W	Various Alleged personal guarantee of corporate debt	X	X	X	738.83
ACCOUNT NO. Alliance One Receivables Management, Inc 1684 Woodlands Drive, Suite 150 Maumee, OH 43537		Assignee or other notification for: New Jersey Natural Gas Company				
ACCOUNT NO. 5512 New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001	W	Various Goods and services rendered				338.03
ACCOUNT NO. Alliance One Receivables Management, Inc 1684 Woodlands Drive, Suite 150 Maumee, OH 43537		Assignee or other notification for: New Jersey Natural Gas Company				

Sheet no. **19** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,699.59**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8512 New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001	X H	Various Alleged personal guarantee of corporate debt	X	X	X	676.70
ACCOUNT NO. Alliance One Receivables Management, Inc 1684 Woodlands Drive, Suite 150 Maumee, OH 43537		Assignee or other notification for: New Jersey Natural Gas Company				
ACCOUNT NO. 9493 New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001	X H	Various Alleged personal guarantee of corporate debt	X	X	X	543.21
ACCOUNT NO. Allen Daniel Associates, Inc. 880 Main Street, 4th Floor Waltham, MA 02451-8532		Assignee or other notification for: New Jersey Natural Gas Company				
ACCOUNT NO. Allen Daniel Associates, Inc. PO Box 541614 Waltham, MA 02454-1614		Assignee or other notification for: New Jersey Natural Gas Company				
ACCOUNT NO. Atlantic Advisors, Inc. PO Box 841 Asbury Park, NJ 07712-0841		Assignee or other notification for: New Jersey Natural Gas Company				
ACCOUNT NO. 1482 New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001	H	Various Alleged personal guarantee of corporate debt	X	X	X	817.13

Sheet no. 20 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,037.04**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Capital Collection Service PO Box 150 West Berlin, NJ 08091		Assignee or other notification for: New Jersey Natural Gas Company				
ACCOUNT NO. 8667 New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001	X H	Various Alleged personal guarantee of corporate debt	X	X	X	1,759.53
ACCOUNT NO. Stark & Stark PO Box 5315 Princeton, NJ 08543-5315		Assignee or other notification for: New Jersey Natural Gas Company				
ACCOUNT NO. 9522 New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001	X H	Various Alleged personal guarantee of corporate debt	X	X	X	517.48
ACCOUNT NO. Alliance One Receivables Management, Inc 1684 Woodlands Drive, Suite 150 Maumee, OH 43537		Assignee or other notification for: New Jersey Natural Gas Company				
ACCOUNT NO. 8068 New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001	X H	Various Alleged personal guarantee of corporate debt	X	X	X	1,156.00
ACCOUNT NO. Alliance One Receivables Management, Inc 1684 Woodlands Drive, Suite 150 Maumee, OH 43537		Assignee or other notification for: New Jersey Natural Gas Company				

Sheet no. 21 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **3,433.01**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4263 Nordstrom PO Box 6555 Englewood, CO 80155	W	Revolving account opened 3/00 Goods and services rendered			X	2,583.87
ACCOUNT NO. Accounts Receivable Management, Inc. PO Box 129 Thorofare, NJ 08086-0129		Assignee or other notification for: Nordstrom				
ACCOUNT NO. Robert Riggs PO Box 363 Forked River, NJ 08731		Various Unpaid lease obligations				1,853.00
ACCOUNT NO. Speciality Mirror And Bath, Inc. 5 North Olney Avenue, Suite 100 Cherry Hill, NJ 08003	H	Various Goods and services rendered				3,201.41
ACCOUNT NO. Slotnick & Schwartz 1350 North Black Horse Pike, Suite 2 PO Box 796 Williamstown, NJ 08094-0796		Assignee or other notification for: Speciality Mirror And Bath, Inc.				
ACCOUNT NO. Speciality Mirror And Bath, Inc. PO Box 895 Mount Laurel, NJ 08054		Assignee or other notification for: Speciality Mirror And Bath, Inc.				
ACCOUNT NO. 2931 Sprinkler Sales & Service, Inc. 1889 Route 9, Unit 12 Toms River, NJ 08755	X H	Various Alleged personal guarantee of corporate debt	X	X	X	3,329.83

Sheet no. 22 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **10,968.11**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Transworld Systems Raritan Plaza II, #A23 Edison, NJ 08837		Assignee or other notification for: Sprinkler Sales & Service, Inc.				
ACCOUNT NO. 3485 Staples Credit Card Plan PO Box 689020 Des Moines, IA 50368-9020	X H	Various Alleged personal guarantee of corporate debt	X	X	X	5,254.04
ACCOUNT NO. Staples Credit Card Plan PO Box 9163 Des Moines, IA 50368-9163		Assignee or other notification for: Staples Credit Card Plan				
ACCOUNT NO. 9624 Target National Bank C/O Target Credit Services PO Box 673 Minneapolis, MN 55440-0673	W	Various Goods and services rendered			X	374.02
ACCOUNT NO. RJM Acquisitions Funding LLC 575 Underhill Boulevard, Suite 224 Syosset, NY 11791-3416		Assignee or other notification for: Target National Bank				
ACCOUNT NO. Target National Bank C/O Target Credit Services PO Box 1581 Minneapolis, MN 55440-1581		Assignee or other notification for: Target National Bank				
ACCOUNT NO. 1753 US-Yellow Pages PO Box 41308 Jacksonville, FL 32203-1308	X H	Open account opened 7/05 Alleged personal guarantee of corporate debt	X	X	X	1,782.00

Sheet no. **23** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **7,410.06**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	W	Various				
Vanz, LLC C/O Fein, Such, Kahn & Shepard 7 Century Drive, Suite 201 Parsippany, NJ 07054						
						1,431.52
ACCOUNT NO.		Assignee or other notification for: Vanz, LLC				
Fein, Such, Kahn & Shepard 7 Century Drive, Suite 201 Parsippany, NJ 07054						
ACCOUNT NO. 101Y	H	Various				
Verizon PO Box 4833 Trenton, NJ 08650-4833						
						581.77
ACCOUNT NO. 9603	W	Various				
Verizon PO Box 4833 Trenton, NJ 08650-4833						
						169.41
ACCOUNT NO.		Assignee or other notification for: Verizon				
Afni, Inc. 404 Brock Drive, PO Box 3517 Bloomington, IL 61702-3517						
ACCOUNT NO.		Assignee or other notification for: Verizon				
Afni, Inc. C/O DP Recovery Support PO Box 3427 Bloomington, IL 61702-3427						
ACCOUNT NO.		Assignee or other notification for: Verizon				
ER Solutions, Inc. 800 S.W. 39th Street Renton, WA 98057						

Sheet no. **24** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,182.70**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ER Solutions, Inc. PO Box 9004 Renton, WA 98057		Assignee or other notification for: Verizon				
ACCOUNT NO. ER Solutions, Inc. PO Box 1259, Department 12101 Oaks, PA 19456		Assignee or other notification for: Verizon				
ACCOUNT NO. 3142 Verizon PO Box 4833 Trenton, NJ 08650-4833	H	Various Goods and services rendered				2,307.64
ACCOUNT NO. Solomon And Solomon P.C. 5 Columbia Circle, PO Box 15019 Albany, NY 12212-5019		Assignee or other notification for: Verizon				
ACCOUNT NO. 7617 Verizon New Jersey Inc. 500 Technology Drive Weldon Spring, MO 63304	W	Open account opened 4/04 Goods and services rendered			X	164.58
ACCOUNT NO. CBCS PO Box 69 Columbus, OH 43216		Assignee or other notification for: Verizon New Jersey Inc.				
ACCOUNT NO. Verizon PO Box 3397 Bloomington, IL 61702		Assignee or other notification for: Verizon New Jersey Inc.				

Sheet no. 25 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,472.22**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Waretown Oaks LLC Attention: Robert And Linda Craft 360 Route 9 Waretown, NJ 08058		Various Goods and services rendered				1,500.00
ACCOUNT NO. Woodhaven Lumber & Millwork Inc. C/O Marvel & Maloney 3455 Route 66 Neptune, NJ 07753	H	Various Goods and services rendered				91,902.49
ACCOUNT NO. Marvel & Maloney 3455 Route 66 At Green Grove Road PO Box 727 Neptune, NJ 07753-0727		Assignee or other notification for: Woodhaven Lumber & Millwork Inc.				
ACCOUNT NO. 3370 World Financial Network National Bank PO Box 182782 Columbus, OH 43218-2782	W	Revolving account opened 7/05 Goods and services rendered				509.54
ACCOUNT NO. Asset Acceptance LLC PO Box 2036 Warren, MI 48090-2036		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. I.C. System 444 Highway 96 East, PO Box 64886 St. Paul, MN 55164-0886		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. Northland Group Inc. PO Box 390846 Edina, MN 55439		Assignee or other notification for: World Financial Network National Bank				

Sheet no. 26 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **93,912.03**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. World Financial Network National Bank 995 West 122nd Avenue Westminster, CO 80234		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. 5520 World Financial Network National Bank PO Box 182782 Columbus, OH 43218-2782	W	Various Goods and services rendered			X	650.90
ACCOUNT NO. Asset Acceptance LLC PO Box 2036 Warren, MI 48090-2036		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. World Financial Network National Bank PO Box 337003 Northglenn, CO 80233-7003		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. World Financial Network National Bank Attention: Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. 3960 World Financial Network National Bank Attention: Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125	W	Various Goods and services rendered			X	649.17
ACCOUNT NO. Asset Acceptance LLC PO Box 2036 Warren, MI 48090-2036		Assignee or other notification for: World Financial Network National Bank				

Sheet no. 27 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,300.07**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7559 World Financial Network National Bank PO Box 182782 Columbus, OH 43218-2782	W	Various Goods and services rendered			X	984.75
ACCOUNT NO. Asset Acceptance LLC PO Box 2036 Warren, MI 48090-2036		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. Christopher I. Moylan, Esq. Thomas M. Murtha, Esq. PO Box 771 Woodbury, NJ 08096		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. World Financial Network National Bank PO Box 182685 Columbus, OH 43218-2685		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. World Financial Network National Bank Attention: Bankrutpcy Department PO Box 182125 Columbus, OH 43218-2125		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. 1062 World Financial Network National Bank PO Box 182782 Columbus, OH 43218-2782	W	Various Goods and services rendered			X	1,396.63
ACCOUNT NO. Asset Acceptance LLC PO Box 2036 Warren, MI 48090-2036		Assignee or other notification for: World Financial Network National Bank				

Sheet no. 28 of 30 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,381.38**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Christopher I. Moylan, Esq. Thomas M. Murtha, Esq. PO Box 771 Woodbury, NJ 08096		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. World Financial Network National Bank PO Box 182685 Columbus, OH 43218-2685		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. World Financial Network National Bank Attention: Bankrutpcy Department PO Box 182125 Columbus, OH 43218-2125		Assignee or other notification for: World Financial Network National Bank				
ACCOUNT NO. 2418 Yellow Pages, Inc. PO Box 60007 Anaheim, CA 92812-6007	X H	Open account opened 1/08 Alleged personal guarantee of corporate debt	X	X	X	167.00
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. **29** of **30** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **167.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **341,589.21**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Continuation Sheet - Page 30 of 30

The Debtors dispute those debts listed in the prior schedules as "disputed" to the extent of any late fees, over-the-limit fees, penalty interest fees, check-by-phone fees, account review fees, collection fees, credit availability fees, account review and account status fees, and any other similar, related or other collateral charges or fees however described.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Ballroom Bliss Inc. 86 Memorial Drive Barnegat, NJ 08005	New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001
Mountain Laurel Homes, Inc. 82 Mary Bell Road Manahawkin, NJ 08050	ExxonMobil Credit Card Center PO Box 688941 Des Moines, IA 50368-8941
	Four Seasons Shelving & Glass 478 South Green Street Tuckerton, NJ 08087
	Gravatt Consulting Group 414 Lacey Road Forked River, NJ 08731
	Home Depot Credit Services PO Box 653000 Dallas, TX 75265-3000
	Home Depot 197 Route 72 East Manahawkin, NJ 08050
	Lakeside Heating & A/C 1, Inc. 711 Old Shore Road, Suite 1 Forked River, NJ 08731
	New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001
	New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001
	New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001
	New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001
	New Jersey Natural Gas Company 1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	1415 Wyckoff Road PO Box 1378 Wall, NJ 07715-0001 Staples Credit Card Plan PO Box 689020 Des Moines, IA 50368-9020 US-Yellow Pages PO Box 41308 Jacksonville, FL 32203-1308 Yellow Pages, Inc. PO Box 60007 Anaheim, CA 92812-6007 Amerihealth NJ HMO C/O GB Collects, LLC 145 Bradford Drive West Berlin, NJ 08091 Sprinkler Sales & Service, Inc. 1889 Route 9, Unit 12 Toms River, NJ 08755 New Jersey Division Of Taxation PO Box 046 Trenton, NJ 08646-0046 Atlantic City Electric PO Box 4875 Trenton, NJ 08650

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Self-Employed Carpenter	Presently Unemployed
Name of Employer	Majestic Carpentry And Home Improvement	
How long employed	22 Years	
Address of Employer	82 Mary Bell Road Manahawkin, NJ 08050	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 7,850.00	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 7,850.00	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 7,850.00	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 7,850.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor’s family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor’s spouse maintains a separate household. Complete a separate schedule of expenditures labeled “Spouse.”

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,672.00
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ 400.00
b. Water and sewer	\$ 300.00
c. Telephone	\$ 340.00
d. Other Cable Television	\$ 215.00
3. Home maintenance (repairs and upkeep)	\$ 100.00
4. Food	\$ 700.00
5. Clothing	\$ 150.00
6. Laundry and dry cleaning	\$ 60.00
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	\$ 500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner’s or renter’s	\$
b. Life	\$ 224.00
c. Health	\$
d. Auto	\$ 195.00
e. Other General Liability And Workers Compensation	\$ 200.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 800.00
b. Other	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other Household Supplies	\$ 100.00
Hair Cuts, Cosmetics And Personal Hygiene Products	\$ 100.00
Pet Food And Veterinary Care	\$ 100.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ 7,156.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 7,850.00
b. Average monthly expenses from Line 18 above	\$ 7,156.00
c. Monthly net income (a. minus b.)	\$ 694.00

IN RE Fryer, Gregory Edward & Fryer, Deborah Jean

Case No. _____

Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 50 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: October 8, 2010 Signature: /s/ Gregory Edward Fryer
Gregory Edward Fryer

Debtor

Date: October 8, 2010 Signature: /s/ Deborah Jean Fryer
Deborah Jean Fryer

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Document Page 73 of 102
United States Bankruptcy Court
District of New Jersey

IN RE:

Case No. _____

Fryer, Gregory Edward & Fryer, Deborah Jean

Chapter 13

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
72,000.00	2010 Husband: Self-employment (approximate gross receipts without deduction for business expenses; through 9/30/2010)
28,000.00	2010 Wife: Ballroom Bliss Dance Studio, Barnegat NJ (approximate gross receipts without deduction for business expenses)
30,327.00	2009 Husband: Self-employment (gross receipts of \$287,890.00, less costs of goods totalling \$237,509.00 and business expenses totalling \$20,054.00)
5,389.00	2009 Wife: Ballroom Bliss Dance Studio, Manahawkin NJ (gross receipts of \$44,613.00, less business expenses totalling \$39,224.00)
18,135.00	2008 Husband: Self-employment (gross receipts of \$235,800.00, less costs of goods sold totalling \$200,430.00 and business expenses totalling \$17,235.00)
2,406.00	2008 Wife: Ballroom Bliss Dance Studio, Barnegat NJ (gross receipts of \$34,345.00, less business expenses totalling \$31,939.00)

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Fryer ads Asset Acceptance LLC; Docket No. OCN-DC-016898-10	Collection	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part	Pending
Fryer ads Asset Acceptance LLC; Docket No. OCN-DC-012708-10	Collection	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part	Pending
Fryer ads New Century Financial Services, Inc.; Docket No. OCN-DC-011560-10	Collection	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part	Judgment entered
Fryer ads LVNV Funding LLC; Docket No. OCN-DC-007744-10	Collection	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part	Judgment entered
Fryer ads Capital One Bank; Docket No. OCN-DC-003345-10	Collection	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part	Judgment entered
Fryer ads Vanz, LLC-AUG09-SERIES02; Docket No. OCN-DC-000781-10	Collection	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part	Judgment entered
Fryer ads Riggs; Docket No. OCN-LT-001655-10	Landlord/Tenant	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part, Landlord/Tenant	Judgment entered
Fryer ads DLJ Mortgage Capital Inc.; Docket No. F-13052-08	Foreclosure	Superior Court of New Jersey, Chancery Division-Ocean County	Settled through loan modification
Fryer ads U.S. Bank, National Association, as Trustee, on Behalf of the Holders of the Adjustable Rate Mortgage Trust 2007-1, Adjustable Rate Mortgage-Backed Pass Through Certificates, Series 2007-1; Docket No. F-35416-07	Foreclosure	Superior Court of New Jersey, Chancery Division-Ocean County	Judgment entered and sheriff's sale conducted September 27, 2010

Fryer ads Ford Motor Credit Company, LLC; Docket No. OCN-L-001922-08	Collection	Superior Court of New Jersey, Law Division-Ocean County	Judgment entered
Fryer et al ads Specialty Mirror and Bath, Inc.; Docket No. OCN-DC-20727-08	Collection on book account	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part	Judgment entered
Fryer ads Discover Bank; Docket No. OCN-DC-18838-08	Collection	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part	Judgment entered
Fryer ads U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust, 2006-FRE2; Action No. 07 SP 433	Foreclosure on Deed of Trust	General Court of Justice, Dare County, North Carolina	Foreclosure completed and subject property, located at 57209 Summerplace Drive, Hatteras, North Carolina, sold at sheriff's sale
Fryer ads Woodhaven Lumber & Millwork, Inc.; Docket No. OCN-L-002590-07	Collection on book account	Superior Court of New Jersey, Law Division-Ocean County	Judgment entered
Fryer ads MGS Corporation; Docket No. OCN-DC-018280-07	Collection on book account	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part	Judgment entered
Mountain Laurel Homes Inc. ads Sauer et al; Docket No. OCN-L-000075-08	Breach of contract	Superior Court of New Jersey, Law Division-Ocean County	Settled and dismissed
Mountain Laurel Homes, Inc. ads Atlantic City Electric; Docket No. OCN-DC-013464-08	Collection	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part	Judgment entered
Mountain Laurel Homes, Inc. ads Mountain Millwork, Inc.; Docket No. OCN-DC-013157-06	Collection on book account	Superior Court of New Jersey, Law Division-Ocean County, Special Civil Part	Judgment entered

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Samantha Fryer 1800 North Wanamassa Drive Ocean Township, NJ 07719	Daughter	6/10/2010	Debtors gave a 2005 Mercedes-Benz ML 500 4-door sedan with 125,000

miles, valued at \$5,000.00, to daughter; vehicle was in need of replacement of the transmission, at a cost of \$2,000.00

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Offices of Lee D. Gottesman 509 Main Street, P.O. Box 1508 Toms River, NJ 08754-1508	9/30/2010	3,500.00

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Luis Ortiz And Gloria Roldan 795 Hicks Street, Apartment 4F Brooklyn, NY 11233 No relationship	7/23/2010	Debtors sold a single-family residence located at 244 Pulley Avenue, Manahawkin NJ 08050, for \$214,468.49, at a short sale; Debtors were required to pay \$3,653.56 at closing to provide clear title to the purchasers

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Wachovia Bank Lower Shore Road Barnegat, NJ 08005	checking account no. xxxxxxxx4675	\$20.00 balance at closing 9/9/2010
Northwestern Mutual 720 East Wisconsin Avenue Milwaukee, WI 53202	SEP Individual Retirement Account no. xxxx5614	\$2,197.87 balance at closing 9/23/2010
Fidelity Investments PO Box 770002 Cincinnati, OH 45277-0083	Individual Retirement Account no. xxxxxxxx2511	\$1,519.73 at closing 9/20/2010

12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Ballroom Bliss Inc.	20-2692247	86 Memorial Drive Barnegat, NJ 08005	Dance instruction	2005 to August 2010; ceased operations
Majestic Carpentry And Home Maintenance	32-0315402	82 Mary Bell Road Manahawkin, NJ 08050	Carpentry	3/21/2010 to the present
Mountain Laurel Homes, Inc.	22-3587990	82 Mary Bell Road Manahawkin, NJ 08050	Carpentry	1988 to December 2007; ceased opeations

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.



None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.



None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.



None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.



20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.



None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.



21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.



None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.



22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.



None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.
☒

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.
☒

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.
☒

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.
☒

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **October 8, 2010** Signature /s/ Gregory Edward Fryer
of Debtor **Gregory Edward Fryer**

Date: **October 8, 2010** Signature /s/ Deborah Jean Fryer
of Joint Debtor **Deborah Jean Fryer**
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Accounts Receivable Management, Inc.
PO Box 129
Thorofare, NJ 08086-0129

Advantage Collection Techniques
PO Box 400
Moorestown, NJ 08057

Afni, Inc.
404 Brock Drive, PO Box 3517
Bloomington, IL 61702-3517

Afni, Inc.
C/O DP Recovery Support
PO Box 3427
Bloomington, IL 61702-3427

Allen Daniel Associates, Inc.
880 Main Street, 4th Floor
Waltham, MA 02451-8532

Allen Daniel Associates, Inc.
PO Box 541614
Waltham, MA 02454-1614

Alliance One Receivables Management, Inc
1684 Woodlands Drive, Suite 150
Maumee, OH 43537

Ally
PO Box 380902
Bloomington, MN 55438-0902

Ally Financial
200 Renaissance Center
Detroit, MI 48243

American Express
PO Box 981535
El Paso, TX 79998

American Express
PO Box 297871
Ft. Lauderdale, FL 33329-7871

American Express
C/O Becket And Lee
PO Box 3001
Malvern, PA 19355

Amerihealth NJ HMO
C/O GB Collects, LLC
145 Bradford Drive
West Berlin, NJ 08091

Andrew Sklar, Esq,
Sklar-Markind
102 Browning Lane, Building B, Suite 1
Cherry Hill, NJ 08003

Annie Sez
PO Box CN1003
Totowa, NJ 07511-1003

Annie Sez
401 Hackensack Avenue
Hackensack, NJ 07601

Apex Financial Management, LLC
1120 West Lake Cook Road, Suite A
Buffalo Grove, IL 60089-1970

Apex Financial Management, LLC
PO Box 2219
Northbrook, IL 60065-2219

Apothaker & Associates, P.C.
520 Fellowship Road, Suite C306
Mount Laurel, NJ 08054

Asbury Park Press
3601 Highway 66, PO Box 1550
Neptune, NJ 07754

Ashro
C/O Professional Recovery Consultants
2700 Meridian Parkway, Suite 200
Durham, NC 27713-2204

Asset Acceptance LLC
PO Box 2036
Warren, MI 48090-2036

Associated Recovery Systems
PO Box 469046
Escondido, CA 92046-9046

Associated Recovery Systems
Department 5996
PO Box 1259
Oaks, PA 19456

AT&T Credit Management
PO Box 80701
Charleston, SC 29416

Atlantic Advisors, Inc.
PO Box 841
Asbury Park, NJ 07712-0841

Atlantic City Electric
PO Box 4875
Trenton, NJ 08650

Ballroom Bliss Inc.
86 Memorial Drive
Barnegat, NJ 08005

Barclays Bank Delaware
Attention: Customer Service Department
PO Box 8802
Wilmington, DE 19899

Barclays Bank Delaware
Attention: Customer Service Department
PO Box 8801
Wilmington, DE 19899

Bergdorf Goodman
PO Box 729080
Dallas, TX 75372-9080

Bergdorf Goodman
PO Box 720400
Dallas, TX 75372-0400

Bergdorf Goodman Customer Service
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9111 Duke Boulevard
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Bonded/Capital Collections, LLC
375 Route 10, Suite 1R
Randolph, NJ 07869

CACH, Inc.
370 17th Street, Suite 5000
Denver, CO 80202

CACH, Inc.
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4340 South Monaco Street, 2nd Floor
Denver, CO 80237

Cape Hatteras EMC
C/O Online Collections
202 West Fire Tower Road
Winterville, NC 28590

Capital Collection Service
PO Box 150
West Berlin, NJ 08091

Capital One Bank
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One Bank
PO Box 85520
Richmond, VA 23285

Capital One Services, Inc.
PO Box 85015
Richmond, VA 23285-5015

Capital One, N.A.
C/O American Infosource
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Oklahoma City, OK 73154

Card Services
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Philadelphia, PA 19101-3337

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Chrysler Financial
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Farmington Hills, MI 48333-9219

Chrysler Financial
100 Tournament Drive, Suite 31
Horsham, PA 19044

Citibank/Sears
PO Box 6924
The Lakes, NV 88901-6924

Credit Management Company
4200 International Parkway
Carrollton, TX 75007

Dell Financial Services
Attention: Billing Inquiry Department
PO Box 81585
Austin, TX 78708-1585

Dell Preferred Account
C/O Customer Service Correspondence Dept
PO Box 81577
Austin, TX 78708-1577

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Wilmington, DE 19850-5192

Discover
PO Box 15316
Wilmington, DE 19850-5192

Discover Financial
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PO Box 6103
Carol Stream, IL 60197

Discover More Card
PO Box 30943
Salt Lake City, UT 84130

Eichenbaum & Stylianou, LLC
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Paramus, NJ 07653-0914

Embarq
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Charlotte, NC 28296-0064

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PO Box 47248
Oak Park, MI 48237

Encore Receivable Management, Inc.
400 North Rogers Road, PO Box 3330
Olathe, KS 66063-3330

Enhanced Recovery Corporation
8014 Bayberry Road
Jacksonville, FL 32256

Equable Ascent Financial, LLC
1120 West Lake Cook Road, Suite B
Buffalo Grove, IL 60089

Equifax Information Service Center
Attention: Dispute Resolution Center
PO Box 105873
Atlanta, GA 30348

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ER Solutions, Inc.
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Experian Credit Information Systems
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Allen, TX 75013

ExxonMobil
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Des Moines, IA 50368-8941

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Parsippany, NJ 07054

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Manahawkin, NJ 08050

Ford Motor Credit Corporation
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Omaha, NE 68154-8000

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Four Seasons Shelving & Glass
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GE Money Bank
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Roswell, GA 30076

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St. Paul, MN 55164-0886

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Slotnick & Schwartz
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Speciality Mirror And Bath, Inc.
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Speciality Mirror And Bath, Inc.
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1889 Route 9, Unit 12
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Staples Credit Card Plan
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Princeton, NJ 08543-5315

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United Collection Bureau
5620 Southwyck Boulevard, Suite 206
Toledo, OH 43614

Universal Fidelity LP
PO Box 941911
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US-Yellow Pages
PO Box 41308
Jacksonville, FL 32203-1308

Van Ru Credit Corporation
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500 Technology Drive
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PO Box 800
Purchase, NY 10577-0800

Waretown Oaks LLC
Attention: Robert And Linda Craft
360 Route 9
Waretown, NJ 08058

Woodhaven Lumber & Millwork Inc.
C/O Marvel & Maloney
3455 Route 66
Neptune, NJ 07753

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Columbus, OH 43218-2125

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Yellow Pages, Inc.
PO Box 60007
Anaheim, CA 92812-6007

IN RE:

Case No. _____

Fryer, Gregory Edward & Fryer, Deborah Jean

Chapter **13**

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: October 8, 2010

Signature: /s/ Gregory Edward Fryer

Gregory Edward Fryer

Debtor

Date: October 8, 2010

Signature: /s/ Deborah Jean Fryer

Deborah Jean Fryer

Joint Debtor, if any